



Ripley Do-Da's Learning Center



Angela Templin is the owner/Director of Ripley Do-Da's Learning Center in Lubbock, Texas.

Mrs. Templin began in retail management in Hawaii in the early 1990s. She loved the fast pace and learned payroll, ordering, management of employees and of course, customer service. She and her family moved to Lubbock in 1993 where she was recruited by the Walt Disney Company to continue her store management career. This training fine-tuned her skills in marketing, the laws of hiring/termination without repercussion, payroll of more than 75 employees, and sales of over \$1M annually. The customer service was top-notch and she learned that the "Disney Way" served her well in life, both in and out of the store. She knew she had a desire to serve others and to go above and beyond in that type of service.

As she and her husband began a family, the retail hours were harder to manage, so she considered a career change. She knew she wanted to own or manage something of her own one day, she just couldn't see far enough into the future to know what that was just yet.

The daycare where she took her daughter, Chloe, told her that if she ever wanted a job that they would hire her. Within a month, she was the Assistant Director, and within a year, she was the Director of the daycare. She found that all the skills she had learned in her retail experiences served her very well in childcare. She had to manage a large group of employees and minimize payroll within the law. She was still marketing and still providing excellent customer service to so many families.

In the fall of 2005, the owner offered to sell the daycare to Mrs. Templin. She went to the bank to try to convince them that she was a qualified applicant and had many years of experience, and excellent credit. Unfortunately, that was not enough. She decided with the current owner to Lease Purchase the daycare at that point. For 4 years she was hard at work proving that she was a viable business owner. She carefully watched her Profit and Loss Statements and compared them to the previous month/quarter/year. She tried constantly, and still does, to spend less and earn more.

In the spring of 2009 she was introduced to Stephen Leist at People's Bank of Lubbock. Mr. Leist looked at all of her financial statements and was impressed that she had done so well. Mr. Leist said, 'he could see the passion in her eyes.' He introduced her to Lance Bowman and Beverly Alford at Caprock Business Finance Corporation, and they, again asked for financial statements and figures. Mr. Leist was able to get the loan approved through People's Bank and Mr. Bowman was able to get the 504 loan approved with the U.S. Small Business Administration. After a few short months, the building and the property was finally hers!

The SBA loan required a smaller capital injection than a regular bank loan would. Her monthly payments are less due to the extended timeframe of the SBA loan programs, and therefore she now has more money to put back into the business. Since June 2009, she has completely re-floored the entire building, replaced the 600 foot wooden fence with solid metal, and added a metal sign in the front so they are more visible to the public. These are improvements she has wanted to make since the beginning, and the SBA loan has made it easier to do so. Mrs. Templin says, "The relationship with the people at Caprock Business Finance Corporation and the Small Business Administration has been a blessing and an honor. Ripley's Mission Statement is "To provide a loving, Christian, educational environment for our children as well as their families" and SBA has helped me achieve that goal.